

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric Clinton Stroh
Debtor

Case No. 21-01004-HWV
Chapter 7

District/off: 0314-5
Date Rcvd: Aug 09, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ Eric Clinton Stroh, 416 White Birch Drive, Archbald, PA 18403-1564
5407662	+ Christopher L. Manci, 107 Craig Road, North Abington Twp., PA 18414-8102
5407664	+ CitiBank NA, PO Box 6191, Sioux Falls SD 57117-6191
5407667	+ Daniel Santucci Esq, 1 Internatioal Plaza 5th Floor, Philadelphia PA 19113-1510
5407668	+ Dave W. Rothenberg, Esquire, 345 Wyoming Ave. STE 210, Scranton PA 18503-1235
5407669	+ Dedicated Commercial Recovery Inc., 1970 Oakcrest Avenue #217, Roseville MN 55113-2624
5407670	+ Expansion Capital Group, 5801 S Corporate Pl, Sioux Falls SD 57108-5027
5407672	+ Gregory J. Pascale, Esquire, 240 Penn Ave. Suite 202, Scranton PA 18503-1957
5407674	+ Justus Hoyt, 303 Royal Oak Drive, South Abington Twp. PA 18411-2891
5407680	+ SCUSA/Gateway One, PO Box 961211, Fort Worth TX 76161-0211
5407681	+ State Street Realty, LLC, 35 E. Tioga Street, Tunkhannock PA 18657-1520
5407682	+ State Street Realty, LLC, 35 E. Tioga Street, Tunkhannok, PA 18657-1520
5407683	+ Stephen L. Young, 418 S. State Street, Clarks Summit PA 18411-1541

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Aug 09 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5407660	+ EDI: CAPITALONE.COM	Aug 09 2021 22:43:00	Capital One Bank USA NA, 10700 Capital One Way, Richmond, VA 23060-9243
5407661	+ EDI: CAPITALONE.COM	Aug 09 2021 22:43:00	Capital One Bank USA, NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
5407663	+ EDI: CITICORP.COM	Aug 09 2021 22:43:00	CitiBank NA, 701 East 60th Street North, Sioux Falls SD 57104-0493
5407665	Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2021 18:57:00	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5407666	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2021 18:57:00	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
5407671	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 09 2021 18:42:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5407673	EDI: IRS.COM	Aug 09 2021 22:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5407675	+ Email/Text: PBNCNotifications@perituservices.com	Aug 09 2021 18:42:00	Kohls, PO Box 3115, Milwaukee WI 53201-3115
5407676	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2021 18:57:05	LVNV Funding, PO Box 1269, Greenville SC 29602-1269
5407677	+ EDI: MID8.COM	Aug 09 2021 22:43:00	Midland Credit Management, 320 East Big Beaver Road STE 300, Troy MI 48083-1271
5407678	+ EDI: MID8.COM		

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5407679	EDI: PRA.COM	Aug 09 2021 22:43:00	Midland Funding LLC, 320 East Big Beaver STE 300, Troy MI 48083-1271
5407845	+ EDI: RMSC.COM	Aug 09 2021 22:43:00	Portfolio Recovery Associates, 120 Corporate Boulevard STE 100, Norfolk VA 23502
5407684	EDI: RMSC.COM	Aug 09 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Aug 09 2021 22:43:00	Synchrony Bank, PO Box 965036, Orlando FL 32896-5036

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2021 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Debtor 1 Eric Clinton Stroh zac@fisherchristman.com office@fisherchristman.com
John Fisher	on behalf of Debtor 1 Eric Clinton Stroh johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Mark J. Conway (Trustee)	PA40@ecfcbis.com mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Eric Clinton Stroh**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:21-bk-01004-HWV**

Social Security number or ITIN xxx-xx-2077

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric Clinton Stroh

By the court:

8/9/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.